

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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Art Unit:

3622

Patent Examiner:

Daniel Lastra

For:

APPARATUS AND METHOD OF FACILITATING THE

**EXCHANGE OF POINTS BETWEEN SELECTED ENTITIES** 

March 25, 2005

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

## **AMENDMENT**

SIR:

In response to the Office Action dated October 04, 2004, please amend the subject application as follows:

## In the Claims:

- 1. (currently amended) A method of exchanging first points held by a customer for second points, the first points that are issued by a first point issuer differing from the second points that are issued by a second point issuer, said point exchange method is implemented by a computer programmed to effect the following comprising the steps of:
  - (a) permitting the customer to set a first number of first points to be exchanged;
  - (b) permitting the first and second point issuers to set the point withdrawal and deposit rates of their first and second points respectively;